

This instrument prepared by and return to:  
Eric L. Sappenfield, PLLC, Attorney at Law  
MS Bar #6468  
6858 Swinnea Road  
#5 Rutland Place  
Southaven, MS 38671  
662-349-3436  
foreclosures/12659.3a

GRANTOR'S ADDRESS:  
6858 Swinnea Road  
5 Rutland Place,  
Southaven, MS 38671

wk: 662-349-3436  
hm: n/a

GRANTEE'S ADDRESS  
4950 Venture Drive  
Southaven, MS 38671

wk: 662-342-8581  
hm: n/a

INDEXING INSTRUCTIONS: A tract of land located in the NE 1/4, NW 1/4, and SW 1/4 of Section 20,  
Township 3 South, Range 7 West, DeSoto County, Mississippi.

STATE OF MISSISSIPPI

COUNTY OF DESOTO

SUBSTITUTED TRUSTEE'S DEED

WHEREAS, on May 1, 2002, EDDY HALFACRE A/K/A ALVIN E. HALFACRE AND WIFE,  
PAMELA S. HALFACRE, executed a certain Deed of Trust to FRANK A. RILEY, TRUSTEE for the  
benefit of BANCORPSOUTH BANK, which Deed of Trust is recorded in the Office of the Chancery  
Clerk of DeSoto County, Mississippi in Book 1499, Page 694; and

WHEREAS, said Deed of Trust was assigned to BANKPLUS on July 30, 2009 in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3062, Page 698; and

WHEREAS, BANKPLUS having substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of FRANK A. RILEY, by instrument dated August 18, 2009, and recorded in the Chancery Clerk of DeSoto County, Mississippi, in Book 3071, Page 122; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

WHEREAS, the undersigned Substituted Trustee in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi did advertise said sale in THE DESOTO TIMES, a newspaper published and generally circulated in DeSoto County, Mississippi, for four consecutive weeks preceding the date of the sale. The first notice publication appeared September 15, 2009 and subsequent notices appeared on September 22, 2009, September 29, 2009, and October 6, 2009. Proof of publication is attached hereto and incorporated herein by reference as Exhibit "A".

WHEREAS, on October 7, 2009, at the East Door of the County Courthouse of DeSoto County, Hernando, Mississippi, commencing at 11:00 A.M., I the undersigned Substituted Trustee did offer for sale and sell said property for cash to the highest bidder the following described property, lying and being situated in DeSoto County, Mississippi, to wit:

A 10.30 acre lot as part of the Davis Tract in part of the Northeast and Northwest Quarters of the Southwest Quarter of Section 20, Township 3 South, Range 7 West, DeSoto County, Mississippi.

Beginning at the northeast corner of the northwest quarter of Section 20, Township 3 South, Range 7 West, thence south 2659.4 feet along the half section line to the southwest corner of the Lambert Subdivision tract; thence south 84 degrees, 16' 13" west 113.15 feet to the northwest corner of a 82.91 acre tract; thence south 84 degrees, 32' west 780.0 feet to the northwest corner of an existing 10.27 acre lot and the point of beginning of the following lot; thence south 6

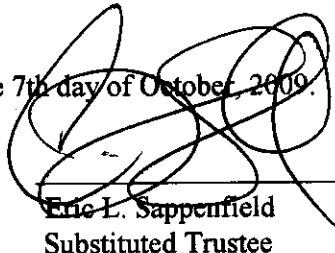
degrees, 46' 59" east 479.10 feet to a corner of said 10.27 acre lot; thence south 83 degrees, 03' west 857.01 feet to a corner of said 10.27 acre lot; thence north 16 degrees, 39' west 42.14 feet along the east right of way of McIngvale Road to a point; thence north 19 degrees 57' west 390.75 feet along said right of way to a point; thence north 23 degrees 48' west 88.68 feet along said right of way to a point; thence north 84 degrees 32' east 978.62 feet to the point of beginning and containing 10.30 acres more or less. All bearings are magnetic.

The undersigned Substituted Trustee offered said property for sale at public outcry as set forth above and there appeared BANKPLUS, who bid the amount of \$202,850.00, and this being the highest and best bid, said BANKPLUS, was declared the successful bidder and the same was then and there struck off to said BANKPLUS.

NOW THEREFORE, in consideration of the premises and in consideration of the price and sum of \$202,850.00, cash in hand paid, receipt of which is hereby acknowledged, I, the undersigned Substituted Trustee, do hereby sell and convey unto BANKPLUS, the land and property above described, together with all improvements thereon.

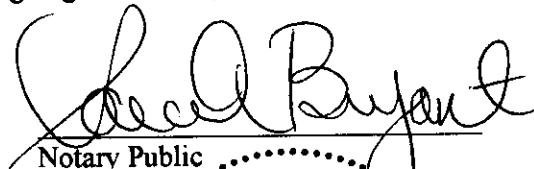
Title to this property is believed to be good, but I will convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE this the 7th day of October, 2009.

  
Eric L. Sappenfield  
Substituted Trustee

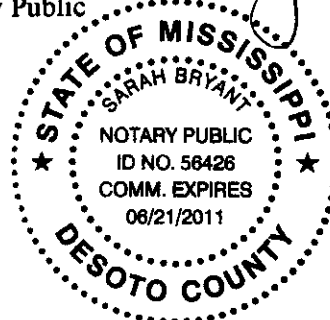
STATE OF MISSISSIPPI  
COUNTY OF DESOTO

PERSONALLY appeared before me the undersigned authority in and for the said county, and state, on this 7th day of October, 2009, within my jurisdiction, the within named ERIC L. SAPPENFIELD, who acknowledged that he is Substituted Trustee of BANKPLUS, and that in said representative capacity he executed the above and foregoing instrument, after first having been duly authorized so to do.

  
Notary Public

My Commission Expires:

06-21-2011



# PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**Diane Smith** personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

**SUBSTITUTED TRUSTEE'S NOTICE OF SALE**

WHEREAS, on May 1, 2002, EDDY HALFACRE A/K/A ALVIN E. HALFACRE AND WIFE, PAMELA S. HALFACRE executed a certain Deed of Trust to FRANK A. RILEY, TRUSTEE for the benefit of BANCORP-SOUTH BANK, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 1499, Page 694;

WHEREAS, said Deed of Trust was assigned to BANKPLUS on July 30, 2009 in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3062, Page 698; and

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of FRANK A. RILEY by instrument dated August 18, 2009, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3071, Page 122; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 7th day of October, 2009, commencing at 11:00 o'clock a.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

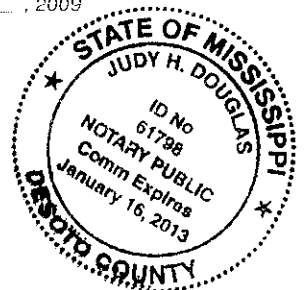
Volume No. 114 on the 15 day of Sept., 2009  
Volume No. 114 on the 22 day of Sept., 2009  
Volume No. 114 on the 29 day of Sept., 2009  
Volume No. 114 on the 6 day of Oct., 2009  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009  
Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2009

*Diane Smith*

Sworn to and subscribed before me, this 6 day of Oct., 2009

BY *Judy H. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



A. Single first insertion of 598 words @ .12 \$ 71.76  
B. 3 subsequent insertions of 1794 words @ .10 \$ 179.40  
C. Making proof of publication and deposing to same \$ 3.00  
TOTAL PUBLISHER'S FEE: \$ 254.16

A 10.30 acre lot as part of the Davis Tract in part of the Northeast and Northwest Quarters of the Southwest Quarter of Section 20, Township 3 South, Range 7 West, DeSoto County, Mississippi.

Beginning at the northeast corner of the northwest quarter of Section 20, Township 3 South, Range 7 West, thence south 2659.4 feet along the half section line to the southwest corner of the Lambert Subdivision tract; thence south 84 degrees, 16' 13" west 113.15 feet to the northwest corner of a 82.91 acre tract; thence south 84 degrees, 32' west 780.0 feet to the northwest corner of an existing 10.27 acre lot and the point of beginning of the following lot; thence south 6 degrees, 46' 59" east 479.10 feet to a corner of said 10.27 acre lot; thence south 83 degrees, 03' west 857.01 feet to a corner of said 10.27 acre lot; thence north 16 degrees, 39' west 42.14 feet along the east right of way of McIngvale Road to a point; thence north 19 degrees 57' west 390.75 feet along said right of way to a point; thence north 23 degrees 48' west 88.68 feet along said right of way to a point; thence north 84 degrees 32' east 978.62 feet to the point of beginning and containing 10.30 acres more or less. All bearings are magnetic.

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 2nd day of September, 2009.

/s/ Eric L. Sappenfield  
Eric L. Sappenfield (MS Bar No. 6468)

Substituted Trustee  
6858 Swinnea Road  
5 Rutland Place  
Southaven, MS 38671  
662-349-3436

Publication Dates:  
September 15, 2009  
September 22, 2009  
September 29, 2009  
October 6, 2009

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